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What is a Reverse Margin Call?

2 years ago · Updated

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When your locked collateral has increased in value, you may ask that some of your collateral be released back to you. The process of releasing collateral back to you is called a reverse margin call.

We do reverse margin calls at the middle and end of each month.

When you request a reverse margin call, the lending team will add your loan to the queue for the next round of reverse margin calls.

Please note some guidelines:

1. When calculating how much collateral can be released, we use your collateral's ten-day low.
2. Borrowers are eligible for a reverse margin call only if their LTV as noted in the contract decreases at least 50%. (For example, a borrower started with a 50% LTV, but the value of the collateral has appreciated such that the current LTV is 25%.)
3. Reverse margin calls are unavailable for CEL backed loans.

The released collateral will be placed in your Celsius wallet.

To request a reverse margin call, contact loans@celsius.network.



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